

Amendments to the Claims: This listing of claims will replace all prior versions, and listings, of claims in the application

Listing of Claims:

What is claimed-is:

1. (Currently Amended) A method of processing a cashless payment transaction comprising ~~the steps of:~~
 - a) obtaining at an audit-credit-interactive system a plurality of card identification data;
 - b) ~~performing a card identification validity test on said plurality of card identification data~~ determining if a remote authorization attempt limit (RAAL) has been reached;
 - c) ~~performing a CARD USAGE FREQUENCY LIMIT test~~ performing a remote transaction authorization test if the RAAL has not been reached;
 - d) ~~performing a test of said plurality of card identification data against a plurality of local databases~~ performing a local transaction authorization test if the RAAL has been reached; and
 - e) ~~updating said plurality of local databases; and~~
 - f) authorizing a vending transaction responsive to at least one of the remote transaction authorization test or the local transaction authorization test.
2. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 1, wherein ~~the step of obtaining a plurality of card identification data~~ performing the local transaction authorization test further comprises ~~the step of:~~
 - a) ~~performing a LOCAL AUTHORIZATION FLAG test.~~ a card identification validity test on said plurality of card identification data;
 - b) performing a CARD USAGE FREQUENCY LIMIT test; and
 - c) performing a test of said plurality of card identification data against a plurality of local databases; and
 - d) updating said plurality of local databases.

3. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 2 1, wherein ~~the step of performing a LOCAL AUTHORIZATION FLAG test determining if the RAAL has been reached~~ further comprises ~~the steps of~~:

- a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is ~~the~~ a current iteration of a local authorization routine; and
- b) comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

4. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 3, wherein ~~the step of comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER~~ further comprises ~~at least one of the following steps~~:

- a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into said local authorization routine when said CURRENT AUTHORIZATION ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or
- b) ~~initiating a data communication~~ initiating a communication with a remote location to obtain authorization for said cashless payment transaction.

5. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 2 3, wherein ~~the step of performing a LOCAL AUTHORIZATION FLAG test determining if the RAAL has been reached~~ includes determining if a local authorization routine for authorizing said cashless payment transaction is to be invoked.

6. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 2 3, wherein ~~the step of performing a LOCAL AUTHORIZATION FLAG test determining if the RAAL has been reached~~ includes determining if ~~a data communication~~ a communication with a remote location to obtain an authorization approval for said cashless payment transaction is required.

7. (Original) The method of processing a cashless payment transaction in accordance with claim 1, wherein said plurality of card identification data includes data from at least one of the following data sources:

- a credit card;
- a magnetic card;

- a wireless phone;
- a personal digital assistant PDA;
- a private label card;
- a smart card;
- a hotel room key card;
- a radio frequency RFID device; or
- a plurality of biometric data.

8. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim ~~1~~2, wherein ~~the step of performing a card identification validity test comprises~~ includes performing at least one of the following tests:

- ~~a test to determine~~determining if said card identification data is expired based on date; or
- ~~a test to determine~~determining if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

9. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 1, wherein ~~the step of performing a card identification validity test~~ remote transaction authorization test includes ~~data~~communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

10. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim ~~1~~ 2, wherein ~~the step of performing a CARD USAGE FREQUENCY LIMIT test~~ local transaction authorization test further comprises ~~the steps of:~~

- a) determining a CARD USAGE FREQUENCY of said plurality of card identification data, wherein said CARD USAGE FREQUENCY is the number of times said plurality of card identification data has been presented for authorization in a predetermined time period; and
- b) comparing said CARD USAGE FREQUENCY to ~~said~~ a CARD USAGE FREQUENCY LIMIT.

11. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim ~~1~~ 10, wherein ~~the step of performing a~~ said CARD USAGE

FREQUENCY LIMIT test includes ~~data~~ communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

12. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 1, wherein ~~said~~ a plurality of local databases are resident at said audit-credit-interactive system.

13. (Currently Amended) The method of ~~processing a cashless payment transaction~~ performing a local transaction authorization test in accordance with claim ~~1~~ 2, wherein the ~~step of performing a test of said plurality of card identification data against [[a]]~~ said plurality of local databases further comprises ~~the step of~~:

a) ~~determining if said plurality of card identification data is included in said plurality of~~
local databases.

14. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 13, wherein ~~the step of determining if said plurality of card~~
identification data is included in said plurality of local databases includes determining if said plurality of card data is in at least one of the following types of databases:

- a) a positive-database; or
- b) a negative-database[;].

15. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim ~~1~~ 2, wherein ~~the step of performing tests of said plurality of card~~
identification data against a plurality of local databases includes data communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

16. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim ~~1~~ 14, wherein ~~the step of updating said plurality of local databases~~
further comprises ~~at least one of the following steps~~:

- a) adding said card identification data to said positive-database when said cashless payment transaction authorization request is approved;
- b) adding said card identification data to said negative-database when said cashless payment transaction authorization request is denied;
- c) removing said card identification data from said positive-database when a data communication with a remote location results in said cashless payment transaction authorization request being denied; or

- d) removing said card identification data from said negative-database when a data communication with a remote location results in said cashless payment transaction authorization request being approved.

17. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim ~~1~~ 3, wherein ~~the step of determining if a the~~ the ~~MAXIMUM AUTHORIZATION ATTEMPTS LIMIT~~ RAAL has been reached further ~~comprises~~ comprising the steps of:

- a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is the current iteration of the local authorization routine; and
- b) comparing said CURRENT AUTHORIZATION ATTEMPT to said ~~MAXIMUM AUTHORIZATION ATTEMPTS LIMIT~~ RAAL.

18. (Currently Amended) A method of processing a cashless payment transaction ~~comprising the steps of:~~

- a) obtaining at an audit-credit-interactive system a plurality of card identification data;
- b) determining if a local authorization flag is set;
- c) if said authorization flag is not set, performing a remote transaction authorization test;
- d) if said local authorization flag is set, performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data; and
- e) ~~transacting a vending session, wherein a sale amount is determined;~~
- d) ~~communicating said cashless payment transaction to a remote location, wherein said cashless payment transaction data includes at least said plurality of card identification data and said sale amount data;~~
- e) authorizing ~~selectively~~ said cashless payment transaction based on at least one of said local transaction authorization test or said remote transaction authorization text. ; and
- f) ~~settling said cashless payment transaction.~~

19. (Original) The method of processing a cashless payment transaction in accordance with claim 18, wherein said plurality of card identification data includes data from at least one of the following data sources:

- a credit card;
- a magnetic card;
- a wireless phone;
- a personal digital assistant PDA;
- a private label card;
- a smart card;
- a hotel room key card;
- a radio frequency RFID device; or
- a plurality of biometric data.

20. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of performing at said audit-credit-interactive system a local authorization of said plurality of card identification data further comprises the steps of:~~

- a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is ~~the~~ a current iteration of said local transaction authorization ~~routine~~test; and
- b) comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

21. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 20, wherein ~~the step of comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises at least one of the following steps:~~

- a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into said local authorization routine when said CURRENT AUTHORIZATION ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or
- b) initiating ~~a data~~ communication with said remote location to obtain an authorization approval for said cashless payment transaction.

22. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data~~ includes performing at least one of the following ~~step~~tests:

~~a test to determine~~determining if said card identification data is expired based on date; or

~~a test to determine~~determining if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

23. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data~~ includes ~~data~~ communicating with said remote location to obtain an authorization approval for said cashless payment transaction.

24. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data~~ further comprises ~~the steps of~~:

a) determining a CARD USAGE FREQUENCY of said plurality of card identification data, wherein said CARD USAGE FREQUENCY is the number of times said plurality of card identification data has been presented for authorization in a predetermined time period; and

b) comparing said CARD USAGE FREQUENCY to said CARD USAGE FREQUENCY LIMIT.

25. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data~~ further comprises ~~the step of~~:

~~a)~~performing a test of said plurality of card identification data against a plurality of local databases, wherein said plurality of local databases are resident at said audit-credit-interactive system.

26. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 25, wherein ~~the step of performing a test of said plurality of card identification data against a plurality of local databases further comprises the step of:~~

a) determining if said plurality of card identification data is included in said plurality of local databases.

27. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 26 wherein, ~~the step of determining if said plurality of card identification data is included in said plurality of local databases includes determining if said plurality of card data is in at least one of the following types of databases:~~

a) a positive-database; or

b) a negative-database[[]].

28. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 27, wherein ~~the step of updating said plurality of local databases further comprises at least one of the following steps:~~

- a) adding said card identification data to said positive-database when said cashless payment transaction authorization request is approved;
- b) adding said card identification data to said negative-database when said cashless payment transaction authorization request is denied;
- c) removing said card identification data from said positive-database when a ~~data~~ communication with said remote location results in said cashless payment transaction authorization request being denied; or
- d) removing said card identification data from said negative-database when a ~~data~~ communication with said remote location results in said cashless payment transaction authorization request being approved.

29. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data further comprises the step of:~~

a) determining if a MAXIMUM AUTHORIZATION ATTEMPTS LIMIT has been reached.

30. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 29, wherein ~~the step of determining if a~~the MAXIMUM AUTHORIZATION ATTEMPTS LIMIT has been reached further comprises:

- a) determining a CURRENT AUTHORIZATION ATTEMPT wherein, said CURRENT AUTHORIZATION ATTEMPT is ~~the~~ a current iteration of said local authorization routine; and
- b) comparing said CURRENT AUTHORIZATION ATTEMPT to said MAXIMUM AUTHORIZATION ATTEMPTS LIMIT.

31. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of authorizing selectively said cashless payment transaction further comprises:~~

determining if said cashless payment transaction received an authorization approval from the step of performing at said audit-credit-interactive system ~~a~~the local transaction authorization test of said plurality of card identification data.

32. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 31, wherein ~~the step of determining if said cashless payment transaction received an authorization approval from the step of performing at said audit-credit-interactive system~~ ~~a~~the local transaction authorization test of said plurality of card identification data further comprises ~~the step of:~~

communicating with said remote location to obtain a second authorization approval from said remote location for said cashless payment transaction when said cashless payment transaction has received an authorization approval from the step of performing at said audit-credit-interactive system ~~a~~the local transaction authorization test of said plurality of card identification data.

33. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step settling said cashless payment transaction further comprises the step of:~~

batching into a single batch a plurality of said cashless payment transactions.

34. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 18, wherein ~~the step of settling said cashless payment transaction further comprises the step of:~~

processing said cashless payment transaction in the international currency of origin.

35. (Original) The method of processing a cashless payment transaction in accordance with claim 18, wherein said remote location is at least one of the following:

a credit bureau;

a processing bureau; or

a host network center.

36. (New) The method of claim 18, wherein the method further comprises:

determining if a remote authorization attempt limit (RAAL) has been met; and

setting the local authorization flag if it is determined that the RAAL has been met.